

1. A method of marketing goods and services of a merchant comprising:
- registering a card of a cardholder;
  - registering a merchant identification number of a participating merchant;
  - monitoring for use of the registered card at the participating merchant for transacting a purchase of goods or services in a transaction amount; and
  - dispensing a commission fee based upon the transaction amount to a marketer of the participating merchant's goods and services.

2. The method of claim 1 further comprising:  
determining a marketing fee in proportion to the transaction amount.
3. The method of claim 2 further comprising:  
determining a refund amount from the marketing fee based upon the transaction amount;  
deducting the refund amount from the marketing fee; and  
5 transferring the refund amount to the cardholder.
4. The method of claim 2 wherein dispersing the marketing fee further comprises:  
determining the commission fee from the marketing fee based upon the transaction amount;  
5 deducting the commission fee from the marketing fee; and  
transferring the commission fee to the marketer.
5. The method of claim 1 wherein monitoring for use of the card is performed without direct involvement by the participating merchant.
6. The method of claim 1 wherein dispersing the commission fee is performed without direct involvement by the participating merchant.

7. The method of claim 1 wherein dispersing the commission fee further comprises:

distributing a portion of the commission fee to the marketer as compensation for causing the registration of the card.

8. The method of claim 1 wherein dispersing the commission fee further comprises:

distributing a portion of the commission fee to the marketer as compensation for causing the registration of the merchant identification

5 number.

9. The method of claim 8 wherein dispersing the commission fee further comprises:

distributing a portion of the commission fee to a different marketer as compensation for causing the registration of the card.

10. The method of claim 1 wherein the marketer is recruited, trained and motivated by a marketing team having at least three levels of members, and dispersing the commission fee further comprises:

distributing a portion of the marketing fee to the marketing team.

11. The method of claim 1 further comprising:

dispersing a usage fee to an account associated with a different marketer for use of the registered card.

12. The method of claim 11 wherein the usage fee is paid as a branding bonus to the different marketer.

13. The method of claim 1 wherein the card is selected from the group consisting of a branded credit card, a branded debit card, a branded stored-value card, and a proprietary debit card.

14. The method of claim 1 wherein the registered card is used to transact a purchase of goods having a price reduction, and further comprising:  
dispersing a portion of the price reduction to the marketer as compensation for causing the registration of the card.

15. The method of claim 1 wherein the registered card is used to transact a purchase of goods having a price reduction, and further comprising:  
dispersing a portion of the price reduction to the marketer as compensation for causing the registration of the merchant identification

5 number.

16. The method of claim 1 wherein the registered card is used to transact a purchase of goods having a price reduction, and further comprising:  
dispersing a portion of the price reduction to the cardholder as a refund for transacting the purchase of goods having the price reduction.

17. A method for obtaining transaction-based marketing of goods and services comprising:
- registering a merchant identification number;
  - accepting a registered card for transacting a purchase of goods or
- 5 services in a transaction amount;
- receiving payment of the transaction amount; and
  - paying a marketing fee based upon the transaction amount for a
- transaction made with the registered card in which the marketing fee is used in compensating a marketer who caused the registration of the merchant
- 10 identification number.

18. The method of claim 17 wherein paying the marketing fee is performed without direct involvement by a holder of the merchant identification number.
19. The method of claim 17 further comprising:  
receiving marketing services performed by the marketer in exchange for payment of the marketing fee.
20. The method of claim 19 wherein receiving marketing services is free of direct involvement by a holder of the EFT terminal account.
21. The method of claim 17 wherein the marketing fee is determined according to a standardized approach according to a merchant classification.
22. The method of claim 21 wherein the merchant classification is standardized by an SIC coding system.
23. The method of claim 17 wherein the marketing fee is negotiated on a merchant-by-merchant basis.
24. The method of claim 17 wherein registered technology is used to determine if a registered card is used to transact the purchase as the registered merchant, and the merchant can negotiate the marketing fee.

25. The method of claim 17 wherein the registered card is selected from the group consisting of a branded credit card, a branded debit card, a branded stored-value card, and a proprietary debit card.

26. The method of claim 17 wherein the marketing fee is further used in compensating a different marketer who caused the registration of the registered card.

27. The method of claim 17 wherein the registered card is used to transact a purchase of goods having a price reduction, and further comprising:  
paying the price reduction in which a portion of the price reduction is subsequently dispersed to a different marketer as compensation for causing  
5 the registration of the card.

28. The method of claim 17 wherein the registered card is used to transact a purchase of goods having a price reduction, and further comprising:  
paying the price reduction in which a portion of the price reduction is subsequently dispersed to the marketer as compensation for causing the  
5 registration of the merchant identification number.

29. The method of claim 17 wherein the registered card is used to transact a purchase of goods having a price reduction, and further comprising:
- paying the price reduction in which a portion of the price reduction is subsequently dispersed to the cardholder as a refund for transacting the
- 5 purchase of goods having the price reduction.

30. A marketing method comprising:
- registering a plurality of debit cards each carrying a cash value;
  - distributing the plurality of debit cards to a plurality of individuals;
  - monitoring for a transaction that reduces the cash value of any
- 5 one of the plurality of debit cards; and
- dispersing a usage fee after the transaction to a marketer
- responsible for the registration of the plurality of debit cards.

31. The method of claim 30 wherein the marketer receives the usage fee in exchange for causing the card distribution.

32. The method of claim 30 wherein the individuals are employees of a business, and further comprising:

registering the business to distribute the debit cards to the employees.

33. The method of claim 30 further comprising:

registering a merchant identification number of a participating merchant; and

5 dispersing a commission fee for transactions made at the participating merchant based upon the reduction in the cash value of the debit card to a different marketer responsible for registering the merchant identification number.

34. The method of claim 30 wherein the individuals are members of an affinity group, and further comprising:

registering the affinity group to distribute the debit cards to the members.